

JOHN H. SQUIRES

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION**

In re:	§	
	§	
LATIMER, BRUCE W.	§	Case No. 07-22368 SQU
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that GINA B. KROL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

**CLERK OF BANKRUPTCY COURT  
KENNETH S. GARDNER**

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on 09/10/2010 in Courtroom 4016,

United States Courthouse  
505 N. County Farm Rd.  
Wheaton, IL 60187

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 08/16/2010

By: CLERK OF BANKRUPTCY COURT

*GINA B. KROL  
105 WEST MADISON STREET  
SUITE 1100  
CHICAGO, IL 60602-0000*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION

In re: §  
§  
LATIMER, BRUCE W. § Case No. 07-22368 SQU  
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Debtor(s) §

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

<i>The Final Report shows receipts of</i>	\$	9,087.35
<i>and approved disbursements of</i>	\$	13.81
<i>leaving a balance on hand of<sup>1</sup></i>	\$	9,073.54

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
	\$

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Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u><i>Trustee: GINA B. KROL</i></u>	\$ 1,658.71	\$ 0.00
<u><i>Attorney for trustee:</i></u>	\$	\$
<u><i>Appraiser:</i></u>	\$	\$
<u><i>Auctioneer:</i></u>	\$	\$
<u><i>Accountant:</i></u>	\$	\$
<u><i>Special Attorney for trustee:</i></u>	\$	\$
<u><i>Charges:</i></u>	\$	\$

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Fees:</i>	\$	\$
<i>Other:</i>	\$	\$
<i>Other:</i>	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	\$	\$
<u>Attorney for:</u>	\$	\$
<u>Accountant for:</u>	\$	\$
<u>Appraiser for:</u>	\$	\$
<u>Other:</u>	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
		\$ _____	\$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 20,972.46 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 35.4 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	<i>Discover Bank/DFS Services</i>		
<u>000001</u>	<u>LLC</u>	\$ <u>4,155.79</u>	\$ <u>1,469.28</u>
	<i>Discover Bank/DFS Services</i>		
<u>000002</u>	<u>LLC</u>	\$ <u>16,816.67</u>	\$ <u>5,945.55</u>
		\$ _____	\$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is  
\$ 0.00 .

Prepared By: /s/GINA B. KROL

Trustee

*GINA B. KROL  
105 WEST MADISON STREET  
SUITE 1100  
CHICAGO, IL 60602-0000*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 6 of 6

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 07-22368

User: ahamilton  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 15

Date Rcvd: Aug 17, 2010

The following entities were noticed by first class mail on Aug 19, 2010.

db +Bruce W. Latimer, 1221 Whispering Hills Court, Apt. 2A, Naperville, IL 60540-4167  
aty +Gina B Krol, ESQ, Cohen & Krol, 105 West Madison Street #1100, Chicago, IL 60602-4600  
aty +Joseph E Cohen, Atty, Cohen & Krol, 105 West Madison Suite 1100, Chicago, IL 60602-4600  
aty +Sarah L Poeppel, Sarah L Poeppel, 608 S Washington St Ste 207, Naperville, IL 60540-6657  
tr +Gina B Krol, Cohen & Krol, 105 West Madison St Ste 1100, Chicago, IL 60602-4600  
11779416 +Baker, Miller, Markoff & Krasny, 29 N. Wacker Dr., 5th Floor, Chicago, IL 60606-2851  
11779418 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DEL-1406,  
WILMINGTON DE 19801-2920  
(address filed with court: Chase Gold Visa, P.O. Box 15919, Wilmington, DE 19850-5919)  
11779417 Chase Freedom MasterCard, P.O. Box 25918, Wilmington, DE 19850-5918  
11779419 +Dependon Collection Se, 120 W 22d St Ste 360, Oakbrook, IL 60523-4070  
11779421 +Merchants Credit Guide, 223 W Jackson Blvd, Ste 900, Chicago, IL 60606-6993  
11779423 +Takako Daniel, f/k/a Takako Latimer, 2086 Pavilion Towers Circle, Columbia, SC 29201-2365

The following entities were noticed by electronic transmission on Aug 17, 2010.

11779415 +E-mail/Text: RBALTAZAR@ARMORSYS.COM Armor Systems Co, 1700 Kiefer Dr,  
Suite 1, Zion, IL 60099-5105  
12007312 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 18 2010 01:20:38  
Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025  
11779420 +E-mail/PDF: mrdiscen@discoverfinancial.com Aug 18 2010 01:20:38 Discover Financial,  
Po Box 3025, New Albany, OH 43054-3025  
11779422 +E-mail/Text: ebn@vativrecovery.com Palisades Collections,  
210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2524

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 19, 2010

Signature:

